

June  
**2016**  
**Missouri**

**ONLINE RATES:**  
Find the most current rates at  
[insurance.mo.gov/  
consumers/seniors](http://insurance.mo.gov/consumers/seniors)  
Click on "Medigap (Medicare  
Supplement) insurance."

# Medigap Rate Guide

Page	For ages:
4	Under 65
7	65
10	70
13	75
16	80
19	Group rates
21	Complaint index



**DIFP**

**Jay Nixon**  
Governor

Department of Insurance,  
Financial Institutions &  
Professional Registration

**John M. Huff**  
Director

# Plan Availability changes due to MACRA (Medicare Access and CHIP Reauthorization Act) of 2015

As a result of the passage of the federal law, MACRA in 2015, Medicare eligible individuals will see changes to plan offerings as of January 1, 2020. While the benefits under the current Medicare Supplement plans do not change, PLAN AVAILABILITY does change.

The year 2020 may seem far away, however, miscommunication about the impact of MACRA is already stirring. Please read the following carefully so you know your options and rights.

**Only those Medicare eligible on or after January 1, 2020 are impacted by the changes to plan availability.** Those Medicare eligible prior to January 1, 2020 are not impacted and can keep their current plans. MACRA prohibits coverage of the Part B deductible under Medicare Supplement plans as of January 1, 2020.

## Impacts of MACRA on those eligible for Medicare **PRIOR to January 1, 2020:**

1. All Medicare Supplement plan options are available to you.
2. If you are enrolled in Plans C and F, you can keep your plan. These plans remain available to you.
3. You can buy Plans C and F after January 1, 2020.
4. You can purchase the new Plan G High Deductible Plan in 2020.

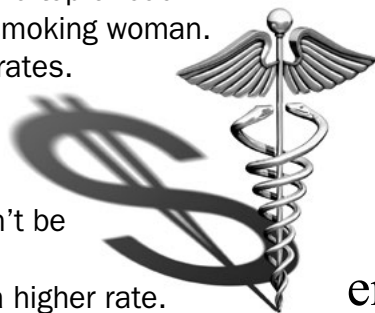
## Impact of MACRA on those eligible for Medicare **ON or AFTER January 1, 2020:**

1. You cannot buy Plans C and F.
2. The changes create a new Plan G High Deductible Plan.
3. MACRA also re-designates the guaranteed issue plans from Plan C and F to Plans D and G.
4. Plan G High Deductible is available to all Medicare eligible individuals.

# What column headings, notes indicate in Medigap insurance rate charts

Premiums are annual and for the age noted at the top of each chart. **Note:** These are average rates for a nonsmoking woman. Open enrollment rates are the lowest available rates.

If you do **not** join during your **initial** open enrollment period, then you are subject to underwriting and could be rejected or face higher rates. For example, if you smoke you won't be charged a higher rate during open enrollment. However if you join later, you could be charged a higher rate.



Initial open enrollment period is usually best time to enroll in plan

## During initial open enrollment, no one can be rejected for a Medigap policy

The initial open enrollment period lasts six months from the date **your** Medicare Part B takes effect. After this period, you can still apply for a Medigap policy, but you may be subject to underwriting. The insurer has the right to reject your application.

### LOWER COST

Buying a plan during any **initial** open enrollment period qualifies you to receive the company's lowest rates for your plan.

### CHARTS SHOW AVERAGE RATES

The rate charts show **average Missouri rates for a nonsmoking woman** for each insurer. Depending on such factors as your location, gender and whether you smoke, the rates could be higher or lower.

**(S) = Select plan:** A few Medigap policies are called "select" plans. Similar to an HMO, they require you to go to specific hospitals and, in some cases, specific doctors for covered services, but the benefits are the same as those in other plans. The rates for these plans are usually lower than regular Medigap policies. Select plans are not available in all parts of Missouri.

### **(GI) = Guaranteed issue plan:**

Companies with a guaranteed issue plan cannot deny you a policy because of health status, claims experience, receipt of medical care or medical condition; nor impose a pre-existing condition limitation. Guaranteed issue plans may cost more.

**Underwritten plan:** Insurance companies figure out how risky it is to insure you. Underwriters decide what coverage you qualify for and what rates you should pay, or even whether to accept your application based on your health.

**(GRP) = Group plan:** You must be a member of a specific group to be eligible for these rates.

Medigap rates are current as of **June 1, 2016**. Check [insurance.mo.gov](https://insurance.mo.gov) for updates.

**Complaints** made against Medigap companies: See page 21.

# AGE UNDER 65 MEDIGAP RATES

**Rates as of June 1, 2016**  
Get updates at [insurance.mo.gov](http://insurance.mo.gov)

Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$2,688	\$3,492	\$	\$	\$3,756	\$1,200	\$2,028	\$	\$	\$	\$2,604
American National Life Ins. Co. of Texas		1,752				2,532		1,968				
American Republic Corp Ins. Co.		1,908				2,592	732		1,188	1,548		
American Republic Ins. Co.		1,512				2,316	864					
American Retirement Life Ins. Co.		1,723				2,335		2,012				1,746
Bankers Fidelity Life Ins. Co.		1,572				2,808	672	2,316	1,152			
Blue Cross and Blue Shield of KC		1,922		2,952		2,784						2,280
Blue Cross and Blue Shield of KC (S)			2,004	2,496		2,364						1,752
Christian Fidelity Life Ins. Co.		1,920		2,832								1,932
Colonial Penn Life Ins. Co.		2,268	3,192			3,300	612	2,304	1,080	2,088	2,268	1,728
Combined Ins. Co. of America		1,760				1,975						1,783
Companion Life Ins. Co.		1,788				2,232						
Constitution Life Ins. Co.		2,436			3,312	3,804		3,600				3,108
Constitution Life Ins. Co. (S)					2,556	2,964		2,580				2,112
Equitable Life & Casualty Ins. Co.		2,856				4,536		2,304				2,760
Family Life Ins. Co.		1,761	2,373	3,134	2,418	2,919		2,357			2,022	1,969
First Health Life & Health Ins. Co.		1,800	2,232			2,688		2,508				1,980
Gerber Life Ins. Co.		2,352				3,471		2,676				
Globe Life and Accident Ins. Co.		1,260	1,824	2,160		2,256	552					
Government Personnel Mutual Life Ins. Co.		1,968		2,892		2,940		2,088				1,860
Healthy Alliance Life Ins. Co.		1,356				2,712						2,088
Heartland National Life Ins. Co.		2,484			3,564	3,840		3,528			3,192	2,820

**S=Select:** Must use specific hospitals and sometimes specific doctors to get full benefits.

**GI**=guaranteed issue. Company cannot deny you a policy because of health status.

**GRP**=group policy. Usually costs less.

Depending on various factors, your rates can be higher than these listed.

# AGE UNDER 65 MEDIGAP RATES

**Rates as of June 1, 2016**  
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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Humana Ins. Co. <b>(GI)</b>	Life, Health & Accident	\$1,608	\$	\$	\$	\$2,196	\$	\$2,016	\$	\$	\$	\$
Humana Ins. Co.		2,021	2,208	3,372		3,684	1,284		1,884	2,352		1,716
Individual Assurance Co., Life, Health & Accident		1,788				2,148		1,728				1,572
Liberty National Life Ins. Co.		1,872	2,748			3,252	636					2,580
Loyal American Life Ins. Co.		1,836				2,640		2,280				2,124
Medico Corp Life Insurance Co.		1,668				2,136	792					
Mutual of Omaha Ins. Co. <b>(GI)</b>		1,992				2,628		2,436				
Mutual of Omaha Ins. Co.		1,920				2,760	732	1,992				1,608
Old Surety Life Ins. Co.						1,932						
Oxford Life Ins. Co.		1,692				2,556						1,776
Pekin Life Ins. Co.		1,368				2,268	816	1,752				1,680
Physicians Mutual Ins. Co.		2,376			2,244	975	681	2,597				2,140
Reserve National Ins. Co.		2,388		3,696		3,204	828	2,232				2,100
Standard Life and Accident Ins. Co.		3,601	4,099	4,940	2,092	3,200	388	4,207				1,752
State Farm Mutual Automobile Ins. Co.		1,812		2,736		2,736						
State Mutual Ins. Co.		2,184	2,549	3,082	2,671	3,159	1,242	2,715			2,405	2,211
Sterling Investors Life Ins. Co.		2,000	2,334	2,853	2,473	2,923	1,150	2,512			2,225	2,047
Sterling Life Ins. Co.		2,431	3,652	3,670		3,143		2,809	1,196			2,068
Sterling Life Ins. Co. <b>(S)</b>		2,010	2,173	2,865		2,141		1,872	806			1,374
Thrivent Financial for Lutherans		1,616	1,796	2,404	2,367	2,673	813	2,373		1,440	1,953	
Transamerica Life Ins. Co. <b>(GI)</b>		1,452	1,920	2,268	2,100	2,280		2,100	1,044	1,548	1,908	1,800
Transamerica Premier Life Ins. Co.		1,584				2,664		1,776				2,064

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# AGE UNDER 65 MEDIGAP RATES

**Rates as of June 1, 2016**  
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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Unified Life Ins. Co.		\$ 1,848	\$	\$	\$	\$ 2,460	\$ 816	\$ 2,004	\$	\$	\$	\$ 1,692
United American Ins. Co.		1,656	2,736	3,552	3,240	3,264	420	3,012				2,424
United Commercial Travelers of America		1,768	2,141	2,665	2,200	2,541		2,042				1,780
United National Life Ins. Co. of America		2,220		4,932	2,628	3,552		3,168				2,484
United Teacher Associates Ins. Co.		1,592	1,859	2,246	1,949	2,297		2,004				1,608
USAA Life Ins. Co.		1,740				2,196						1,620
Western Catholic Union		1,701				2,202		1,733				1,563

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# AGE 65 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$2,268	\$2,868	\$	\$	\$3,312	\$1,164	\$1,692	\$	\$	\$	\$2,172
American National Life Ins. Co. of Texas		1,416				2,052		1,596				
American Republic Corp Ins. Co.		1,692				2,304	660		1,056	1,380		
American Republic Ins. Co.		1,356				2,076	780					
American Retirement Life Ins. Co.		1,723				2,084		1,829				1,480
Bankers Fidelity Life Ins. Co.		1,332				2,472	612	1,932	936			
Blue Cross and Blue Shield of KC		1,812		2,688		2,544						2,004
Blue Cross and Blue Shield of KC (S)			1,824	2,268		2,160						1,452
Christian Fidelity Life Ins. Co.		1,896		2,232								1,572
Colonial Penn Life Ins. Co.		2,112	2,244			2,865	528	2,124	852	1,632	2,088	1,572
Combined Ins. Co. of America		1,523				1,909						1,636
Companion Life Ins. Co.		1,416				1,764						
Constitution Life Ins. Co.		2,124			2,484	3,156		2,916				2,064
Constitution Life Ins. Co. (S)					1,968	2,304		2,112				1,656
Equitable Life & Casualty Ins. Co.		2,232				3,720		2,088				2,352
Family Life Ins. Co.		1,765	2,377	2,946	2,343	2,972		2,385			2,027	2,006
First Health Life & Health Ins. Co.		1,560	1,836			2,172		2,004				1,572
Gerber Life Ins. Co.		1,992				2,940		2,292				
Globe Life and Accident Ins. Co.		1,188	1,704	2,064		2,208	540					
Government Personnel Mutual Life Ins. Co.		1,656		2,436		2,472		1,752				1,560
Healthy Alliance Life Ins. Co.		1,332				2,304						1,584
Heartland National Life Ins. Co.		2,232			2,928	3,240		2,976			2,700	2,352

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Humana Ins. Co. <b>(GI)</b>	Life, Health & Accident	\$1,608	\$	\$	\$	\$2,196	\$	\$2,016	\$	\$	\$	\$
Humana Ins. Co.		1,836	1,992	3,372		2,196	1,044		1,512	2,220		1,716
Individual Assurance Co., Life, Health & Accident		1,560				1,932		1,560				1,320
Liberty National Life Ins. Co.		1,776	2,580			2,976	552					2,328
Loyal American Life Ins. Co.		1,836				2,256		2,016				1,836
Medico Corp Life Insurance Co.		1,452				1,860	684					
Mutual of Omaha Ins. Co. <b>(GI)</b>		1,752				2,304		2,124				
Mutual of Omaha Ins. Co.		1,716				2,484	636	1,872				1,404
Old Surety Life Ins. Co.						1,812						
Oxford Life Ins. Co.		1,668				1,968						1,392
Pekin Life Ins. Co.		1,308				1,920	816	1,560				1,296
Physicians Mutual Ins. Co.		2,034			2,214	1,557	639	2,564				2,005
Reserve National Ins. Co.		2,304		3,564		2,796	804	2,184				2,028
Standard Life and Accident Ins. Co.		3,123	3,556	4,285	1,920	2,934	354	2,455				1,527
State Farm Mutual Automobile Ins. Co.		1,620		2,448		2,472						
State Mutual Ins. Co.		1,836	2,146	2,589	2,248	2,690	1,058	2,289			2,026	1,882
Sterling Investors Life Ins. Co.		1,700	1,986	2,398	2,081	2,489	979	2,120			1,873	1,743
Sterling Life Ins. Co.		2,177	2,610	2,786		2,663		2,373	995			1,757
Sterling Life Ins. Co. <b>(S)</b>		1,892	2,035	2,243		1,976		1,732	708			1,253
Thrivent Financial for Lutherans		1,518	1,796	2,195	2,195	2,518	760	2,199		1,440	1,807	
Transamerica Life Ins. Co. <b>(GI)</b>		1,248	1,644	1,956	1,800	1,956		1,800	900	1,332	1,644	1,548
Transamerica Premier Life Ins. Co.		1,302				2,220		1,476				1,716

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**GRP=group policy.** Usually costs less.

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# AGE 65 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Unified Life Ins. Co.		\$1,668	\$	\$	\$	\$2,148	\$ 708	\$ 1,752	\$	\$	\$	\$1,476
United American Ins. Co.		1,548	2,436	2,856	2,700	2,892	384	2,712				2,172
United Commercial Travelers of America		1,465	1,709	2,045	1,791	2,120		1,801				1,484
United National Life Ins. Co. of America		1,944		4,932	2,232	3,072		2,688				2,100
United Teacher Associates Ins. Co.		1,392	1,626	1,958	1,704	2,015		1,760				1,410
USAA Life Ins. Co.		1,428				2,124						1,560
Western Catholic Union		1,443				1,869		1,470				1,326

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# AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$2,472	\$3,120	\$	\$	\$3,564	\$1,260	\$1,836	\$	\$	\$	\$2,376
American National Life Ins. Co. of Texas		1,692				2,448		1,908				
American Republic Corp Ins. Co.		1,980				2,688	780		1,236	1,620		
American Republic Ins. Co.		1,404				2,148	804					
American Retirement Life Ins. Co.		1,952				2,361		2,072				1,676
Bankers Fidelity Life Ins. Co.		1,476				2,760	672	2,136	1,032			
Blue Cross and Blue Shield of KC		2,448		3,648		3,444						2,724
Blue Cross and Blue Shield of KC (S)			2,460	3,096		2,904						1,944
Christian Fidelity Life Ins. Co.		2,064		2,520								1,812
Colonial Penn Life Ins. Co.		2,520	2,235			3,420	636	2,580	1,044	1,956	2,544	1,980
Combined Ins. Co. of America		1,690				2,120						1,816
Companion Life Ins. Co.		1,488				1,860						
Constitution Life Ins. Co.		2,364			2,880	3,636		3,408				2,448
Constitution Life Ins. Co. (S)					2,268	2,628		2,448				1,956
Equitable Life & Casualty Ins. Co.		2,364				3,972		2,544				2,508
Family Life Ins. Co.		1,988	2,681	3,336	2,638	3,315		2,711			2,280	2,234
First Health Life & Health Ins. Co.		1,716	2,064			2,460		2,280				1,788
Gerber Life Ins. Co.		2,196				3,240		2,532				
Globe Life and Accident Ins. Co.		1,368	2,040	2,556		2,712	624					
Government Personnel Mutual Life Ins. Co.		1,788		2,628		2,676		1,896				1,692
Healthy Alliance Life Ins. Co.		1,608				2,496						1,920
Heartland National Life Ins. Co.		2,352			3,180	3,468		3,228			2,928	2,556

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# AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Humana Ins. Co. <b>(GI)</b>	Life, Health & Accident	\$1,764	\$	\$	\$	\$2,412	\$	\$2,220	\$	\$	\$	\$
Humana Ins. Co.		2,016	2,196	3,876		3,900	1,188		1,752	2,568		1,896
Individual Assurance Co., Life, Health & Accident		1,680				2,076		1,680				1,428
Liberty National Life Ins. Co.		1,992	2,988			3,576	708					2,856
Loyal American Life Ins. Co.		1,884				2,388		2,148				1,956
Medico Corp Life Insurance Co.		1,704				2,172	804					
Mutual of Omaha Ins. Co. <b>(GI)</b>		1,860				2,448		2,268				
Mutual of Omaha Ins. Co.		1,812				2,628	672	1,992				1,488
Old Surety Life Ins. Co.						2,088						
Oxford Life Ins. Co.		1,824				2,232						1,596
Pekin Life Ins. Co.		1,404				2,112	888	1,716				1,392
Physicians Mutual Ins. Co.		2,214			2,466	1,710	754	2,857				2,233
Reserve National Ins. Co.		2,616		4,056		3,168	912	2,508				2,304
Standard Life and Accident Ins. Co.		3,463	3,942	4,751	2,088	3,253	393	2,721				1,693
State Farm Mutual Automobile Ins. Co.		1,896		2,856		2,892						
State Mutual Ins. Co.		2,069	2,414	2,923	2,531	2,998	1,179	2,604			2,278	2,100
Sterling Investors Life Ins. Co.		1,916	2,234	2,704	2,343	2,775	1,092	2,409			2,108	1,942
Sterling Life Ins. Co.		2,441	2,996	3,175		3,034		2,712	1,142			2,014
Sterling Life Ins. Co. <b>(S)</b>		2,108	2,281	2,506		2,208		1,939	794			1,405
Thrivent Financial for Lutherans		1,672	1,967	2,405	2,405	2,768	833	2,417		1,575	1,986	
Transamerica Life Ins. Co. <b>(GI)</b>		1,572	2,076	2,448	2,268	2,472		2,268	1,128	1,680	2,064	1,944
Transamerica Premier Life Ins. Co.		1,488				2,508		1,668				1,932

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# AGE 70 MEDIGAP RATES

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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Unified Life Ins. Co.		\$1,800	\$	\$	\$	\$2,316	\$ 768	\$ 1,884	\$	\$	\$	\$1,596
United American Ins. Co.		1,656	2,688	3,252	3,096	3,288	444	3,096				2,508
United Commercial Travelers of America		1,538	1,796	2,151	1,883	2,208		1,893				1,546
United National Life Ins. Co. of America		2,136		5,484	2,508	3,408		3,024				2,364
United Teacher Associates Ins. Co.		1,514	1,767	2,137	1,853	2,177		1,919				1,521
USAA Life Ins. Co.		1,548				2,280						1,668
Western Catholic Union		1,569				2,032		1,599				1,442

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# AGE 75 MEDIGAP RATES

**Rates as of June 1, 2016**  
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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
American Continental Ins. Co.		\$ 2,724	\$ 3,420	\$	\$	\$ 3,840	\$ 1,368	\$ 2,028	\$	\$	\$	\$ 2,616
American National Life Ins. Co. of Texas		1,980				2,856		2,232				
American Republic Corp Ins. Co.		2,280				3,084	888		1,416	1,860		
American Republic Ins. Co.		1,608				2,460	924					
American Retirement Life Ins. Co.		2,213				2,678		2,350				1,901
Bankers Fidelity Life Ins. Co.		1,680				3,096	756	2,424	1,164			
Blue Cross and Blue Shield of KC		2,832		4,236		3,972						3,156
Blue Cross and Blue Shield of KC (S)			2,868	3,564		3,360						2,256
Christian Fidelity Life Ins. Co.		2,196		2,808								2,052
Colonial Penn Life Ins. Co.		2,856	3,060			3,984	732	3,036	1,248	2,292	3,000	2,400
Combined Ins. Co. of America		1,904				2,388						2,045
Companion Life Ins. Co.		1,776				2,232						
Constitution Life Ins. Co.		2,436			3,228	3,996		3,768				2,760
Constitution Life Ins. Co. (S)					2,508	2,868		2,688				2,196
Equitable Life & Casualty Ins. Co.		2,652				4,476		2,916				2,832
Family Life Ins. Co.		2,249	3,030	3,781	2,984	3,735		3,022			2,582	2,519
First Health Life & Health Ins. Co.		1,836	2,268			2,736		2,544				2,004
Gerber Life Ins. Co.		2,352				3,468		2,712				
Globe Life and Accident Ins. Co.		1,464	2,256	2,904		3,072	708					
Government Personnel Mutual Life Ins. Co.		1,980		2,916		2,964		2,100				1,872
Healthy Alliance Life Ins. Co.		1,788				3,120						2,136
Heartland National Life Ins. Co.		2,556			3,540	3,828		3,588			3,252	2,868

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# AGE 75 MEDIGAP RATES

**Rates as of June 1, 2016**  
Get updates at [insurance.mo.gov](http://insurance.mo.gov)

Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Humana Ins. Co. <b>(GI)</b>	Life, Health & Accident	\$1,932	\$	\$	\$	\$2,652	\$	\$2,436	\$	\$	\$	\$
Humana Ins. Co.		2,220	2,412	4,440		4,464	1,368		2,004	2,928		2,076
Individual Assurance Co., Life, Health & Accident		1,908				2,364		1,908				1,620
Liberty National Life Ins. Co.		1,992	3,000			3,792	828					3,060
Loyal American Life Ins. Co.		1,932				2,604		2,352				2,148
Medico Corp Life Insurance Co.		1,956				2,496	924					
Mutual of Omaha Ins. Co. <b>(GI)</b>		2,112				2,772		2,592				
Mutual of Omaha Ins. Co.		2,052				2,976	768	2,256				1,692
Old Surety Life Ins. Co.						2,280						
Oxford Life Ins. Co.		1,944				2,496						1,824
Pekin Life Ins. Co.		1,464				2,292	972	1,872				1,584
Physicians Mutual Ins. Co.		2,355			2,850	1,874	945	3,301				2,581
Reserve National Ins. Co.		2,928		4,536		3,552	1,020	2,832				2,568
Standard Life and Accident Ins. Co.		3,816	4,344	5,235	2,301	3,585	433	2,999				1,866
State Farm Mutual Automobile Ins. Co.		2,100		3,156		3,192						
State Mutual Ins. Co.		2,340	2,732	3,310	2,864	3,378	1,329	2,903			2,578	2,366
Sterling Investors Life Ins. Co.		2,167	2,529	3,063	2,651	3,127	1,231	2,687			2,386	2,190
Sterling Life Ins. Co.		2,611	3,300	3,492		3,335		2,994	1,267			2,232
Sterling Life Ins. Co. <b>(S)</b>		2,236	2,438	2,690		2,370		2,086	855			1,514
Thrivent Financial for Lutherans		1,796	2,118	2,593	2,593	2,987	900	2,608		1,695	2,142	
Transamerica Life Ins. Co. <b>(GI)</b>		1,908	2,520	2,988	2,760	3,000		2,760	1,380	2,040	2,508	2,364
Transamerica Premier Life Ins. Co.		1,716				2,904		1,932				2,232

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# AGE 75 MEDIGAP RATES

**Rates as of June 1, 2016**  
Get updates at [insurance.mo.gov](http://insurance.mo.gov)

Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Unified Life Ins. Co.		\$ 2,040	\$	\$	\$	\$ 2,616	\$ 876	\$ 2,136	\$	\$	\$	\$ 1,812
United American Ins. Co.		1,656	2,688	3,420	3,264	3,468	492	3,276				2,676
United Commercial Travelers of America		1,729	2,018	2,449	2,115	2,502		2,127				1,751
United National Life Ins. Co. of America		2,292		5,940	2,784	3,756		3,360				2,652
United Teacher Associates Ins. Co.		1,712	1,999	2,420	2,096	2,478		2,144				1,734
USAA Life Ins. Co.		1,620				2,412						1,764
Western Catholic Union		1,775				2,299		1,809				1,631

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# AGE 80 MEDIGAP RATES

**Rates as of June 1, 2016**  
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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
American Continental Ins. Co.		\$2,856	\$3,600	\$	\$	\$4,008	\$1,404	\$2,124	\$	\$	\$	\$2,748
American National Life Ins. Co. of Texas		2,256				3,252		2,532				
American Republic Corp Ins. Co.		2,520				3,420	984		1,572	2,052		
American Republic Ins. Co.		1,788				2,724	1,020					
American Retirement Life Ins. Co.		2,521				3,050		2,677				2,166
Bankers Fidelity Life Ins. Co.		1,812				3,372	816	2,628	1,260			
Blue Cross and Blue Shield of KC		3,228		4,800		4,524						3,588
Blue Cross and Blue Shield of KC (S)			3,252	4,080		3,840						2,556
Christian Fidelity Life Ins. Co.		2,256		3,060								2,292
Colonial Penn Life Ins. Co.		2,964	3,192			4,320	792	3,300	1,368	2,484	3,240	2,640
Combined Ins. Co. of America		2,054				2,578						2,208
Companion Life Ins. Co.		2,004				2,508						
Constitution Life Ins. Co.		2,460			3,492	4,212		3,984				2,988
Constitution Life Ins. Co. (S)					2,688	3,000		2,808				2,352
Equitable Life & Casualty Ins. Co.		2,820				4,776		3,276				3,024
Family Life Ins. Co.		2,445	3,297	4,110	3,246	4,035		3,270			2,807	2,722
First Health Life & Health Ins. Co.		1,896	2,436			2,952		2,772				2,208
Gerber Life Ins. Co.		2,508				3,672		2,868				
Globe Life and Accident Ins. Co.		1,512	2,352	3,024		3,216	780					
Government Personnel Mutual Life Ins. Co.		2,160		3,180		3,240		2,292				2,040
Healthy Alliance Life Ins. Co.		1,932				3,384						2,328
Heartland National Life Ins. Co.		2,652			3,828	4,116		3,876			3,516	3,132

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# AGE 80 MEDIGAP RATES

**Rates as of June 1, 2016**  
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Company	Plans	A	B	C	D	F	F <sub>high</sub>	G	K	L	M	N
Humana Ins. Co. <b>(GI)</b>	Life, Health & Accident	\$ 2,076	\$	\$	\$	\$ 2,832	\$	\$ 2,604	\$	\$	\$	\$
Humana Ins. Co.		2,376	2,580	4,896		4,920	1,500		2,196	3,228		2,220
Individual Assurance Co., Life, Health & Accident		2,160				2,676		2,160				1,836
Liberty National Life Ins. Co.		1,992	3,000			3,960	924					3,240
Loyal American Life Ins. Co.		1,968				2,808		2,544				2,364
Medico Corp Life Insurance Co.		2,160				2,760	1,020					
Mutual of Omaha Ins. Co. <b>(GI)</b>		2,424				3,180		2,988				
Mutual of Omaha Ins. Co.		2,352				3,420	876	2,580				1,920
Old Surety Life Ins. Co.						2,496						
Oxford Life Ins. Co.		1,992				2,700						2,016
Pekin Life Ins. Co.		1,512				2,436	1,032	1,992				1,788
Physicians Mutual Ins. Co.		2,461			3,205	2,061	1,115	3,712				2,902
Reserve National Ins. Co.		3,180		4,932		3,864	1,116	3,096				2,796
Standard Life and Accident Ins. Co.		4,582	5,217	6,287	2,763	4,305	520	3,602				2,241
State Farm Mutual Automobile Ins. Co.		2,100		3,156		3,192						
State Mutual Ins. Co.		2,545	2,972	3,600	3,115	3,649	1,435	3,139			2,805	2,555
Sterling Investors Life Ins. Co.		2,355	2,750	3,330	2,883	3,380	1,329	2,904			2,594	2,336
Sterling Life Ins. Co.		2,754	3,652	3,866		3,691		3,337	1,422			2,500
Sterling Life Ins. Co. <b>(S)</b>		2,326	2,569	2,865		2,523		2,229	917			1,623
Thrivent Financial for Lutherans		1,903	2,247	2,752	2,752	3,170	955	2,766		1,796	2,274	
Transamerica Life Ins. Co. <b>(GI)</b>		2,256	2,976	3,516	3,252	3,540		3,252	1,620	2,400	2,964	2,784
Transamerica Premier Life Ins. Co.		1,884				3,180		2,112				2,448

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# AGE 80 MEDIGAP RATES

**Rates as of June 1, 2016**  
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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
Unified Life Ins. Co.		\$ 2,304	\$	\$	\$	\$ 2,952	\$ 984	\$ 2,412	\$	\$	\$	\$ 2,040
United American Ins. Co.		1,656	2,688	3,552	3,396	3,600	552	3,408				2,808
United Commercial Travelers of America		1,890	2,206	2,678	2,314	2,718		2,326				1,903
United National Life Ins. Co. of America		2,376		6,216	3,012	4,020		3,624				2,892
United Teacher Associates Ins. Co.		1,862	2,174	2,632	2,279	2,676		2,332				1,873
USAA Life Ins. Co.		1,692				2,508						1,836
Western Catholic Union		2,009				2,601		2,046				1,846

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# Group Medicare Supplement Plans

**Rates as of June 1, 2016**  
Get updates at [insurance.mo.gov](http://insurance.mo.gov)

Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
<b>UNDER AGE 65</b>												
Aetna Life Insurance Co.		\$ 1,683	\$ 2,064	\$	\$	\$ 2,496	\$	\$ 2,290	\$	\$	\$	\$ 1,744
Globe Life and Accident Ins. Co.		1,356	1,704	2,226								2,676
Healthy Alliance Life Ins. Co. <b>(GI)</b>		1,449		2,493		2,761						
Heartland National Life Ins. Com.		1,829				2,406		2,035				1,732
Medico Ins. Co.		2,253			3,222	3,621					2,470	2,174
Transamerica Life Ins. Co. <b>(GI)</b>		1,272	1,752	2,040	1,872	2,064		1,896	948	1,404	1,728	1,620
UnitedHealthcare Ins. Co.		1,380	1,992	2,520		2,460			852	1,428		1752
<b>AGE 65</b>												
Aetna Life Insurance Co.		1,522	1,783			2,120		1,927				1,450
Globe Life and Accident Ins. Co.		1,188	1,704	2,058								2,196
Healthy Alliance Life Ins. Co. <b>(GI)</b>		1,449		2,493		2,761						
Heartland National Life Ins. Com.		1,591				2,093		1,770				1,506
Medico Ins. Co.		2,253			3,222	3,501					2,470	2,174
Transamerica Life Ins. Co. <b>(GI)</b>		1,116	1,524	1,776	1,644	1,788		1,644	816	1,212	1,500	1,416
UnitedHealthcare Ins. Co.		1,248	1,776	2,160		2,184			744	1,224		2,568
<b>AGE 70</b>												
Aetna Life Insurance Co.		1,675	2,010			2,408		2,197				1,662
Globe Life and Accident Ins. Co.		1,356	2,034	2,550								2,706
Healthy Alliance Life Ins. Co. <b>(GI)</b>		1,449		2,493		2,761						
Heartland National Life Ins. Com.		1,693				2,228		1,884				1,604
Medico Ins. Co.		2,382			3,455	3,740					2,665	2,374

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# Group Medicare Supplement Plans

**Rates as of June 1, 2016**  
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Company	Plans	A	B	C	D	F	F <sup>high</sup>	G	K	L	M	N
<b>AGE 70 CONTINUED</b>												
Transamerica Life Ins. Co. <b>(GI)</b>		\$ 1,344	\$ 1,860	\$ 2,160	\$ 1,968	\$ 2,196	\$	\$ 2,016	\$ 1,008	\$ 1,488	\$ 1,836	\$ 1,728
UnitedHealthcare Ins. Co.		1,500	2,136	2,604		2,628			888	1,464		1,788
<b>AGE 75</b>												
Aetna Life Insurance Co.		1,792	2,220			2,685		2,466				1,880
Globe Life and Accident Ins. Co.		1,458	2,256	2,892								3,066
Healthy Alliance Life Ins. Co. <b>(GI)</b>		1,449		2,493		2,761						
Heartland National Life Ins. Com.		1,869				2,460		2,080				1,770
Medico Ins. Co.		2,548			3,802	4,096					2,961	2,657
Transamerica Life Ins. Co. <b>(GI)</b>		1,692	2,256	2,592	2,400	2,640		2,400	1,212	1,788	2,208	2,076
UnitedHealthcare Ins. Co.		1,644	2,352	2,868		2,892			984	1,620		1,968
<b>AGE 80</b>												
Aetna Life Insurance Co.		1,858	2,402			2,951		2,731				2,103
Globe Life and Accident Ins. Co.		1,500	2,340	3,024								3,210
Healthy Alliance Life Ins. Co. <b>(GI)</b>		1,449		2,493		2,761						
Heartland National Life Ins. Com.		2,056				2,706		2,288				1,944
Medico Ins. Co.		2,663			4,101	4,402					3,203	2,898
Transamerica Life Ins. Co. <b>(GI)</b>		2,124	2,844	3,276	3,036	3,324		3,036	1,524	2,268	2,784	2,616
UnitedHealthcare Ins. Co.		1,800	2,568	3,120		3,156			1,068	1,764		2,148

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# Missouri Medigap issuers: Complaint index for 2012-14

Besides rates, consider a company's complaint index. This score helps you understand how many consumer complaints an insurer receives, compared to other companies its size.

## What complaint index means

**100 score:** Insurer gets **average** number of complaints.

**Below 100:** Insurer gets **fewer complaints** than average.

**Above 100:** Insurer gets **more complaints** than average.

Company	Complaint index	Complaints	Average market share	Phone
NA = Company did not sell policies for all three years				
American Continental Insurance Co.	107	2	1.2%	800-264-4000
American National Life Ins. Co. of Texas				888-290-1085
American Republic Corp Insurance Co.	0	0	1.1%	800-247-2190
American Republic Insurance Co.	31	1	2.1%	800-247-2190
American Retirement Life Insurance Co.	0	0	0.0%	866-459-4272
Bankers Fidelity Life Insurance Co.	201	4	1.3%	866-458-7500
Blue Cross & Blue Shield of Kansas City	45	4	5.8%	800-645-8346
Christian Fidelity Life Insurance Co.	118	3	1.7%	866-641-9999 option 4
Colonial Penn Life Insurance Co.	110	2	1.2%	800-800-2254
Combined Insurance Company of America	0	0	0.5%	800-544-5531
Companion Life Ins. Co.				888-220-0466
Conseco Life Insurance Co.	0	0	0.0%	800-541-2254
Constitution Life Insurance Co.	426	3	0.5%	407-995-8000
Equitable Life & Casualty Insurance Co.	179	4	1.5%	800-352-5170
Family Life Insurance Co.	0	0	0.1%	800-877-7703
First Health Life & Health Insurance Co.	NA	NA	NA	800-711-3576
Gerber Life Insurance Co.	0	0	0.4%	855-258-2580
Globe Life and Accident Insurance Co.	348	1	0.2%	800-801-6831
Government Personnel Mutual Life Insurance Co.	0	0	0.1%	866-800-5566
Healthy Alliance Life Insurance Co.	45	10	14.4%	800-652-6387
Heartland National Life Insurance Co.	86	1	0.8%	877-431-7371

## Missouri Medigap issuers: Complaint index for 2012-14 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
Humana Insurance Co.	554	10	1.2%	866-205-0000
Individual Assurance Co., Life, Health & Accident	NA	NA	NA	405-285-0838
Liberty National Life Insurance Co.	0	0	0.0%	800-331-2512
Loyal American Life Insurance Co.	0	0	0.3%	800-633-6752
Medico Corp Life Insurance Co.	0	0	0.0%	800-247-2190
Medico Insurance Co.	373	7	1.2%	800-228-6080
Mutual Of Omaha Insurance Co.	68	13	12.5%	800-228-9999
Old Surety Life Insurance Co.	0	0	1.5%	800-272-5466
Oxford Life Insurance Co.	0	0	0.2%	877-469-3073 option 4
Pekin Life Insurance Co.	0	0	0.0%	800-322-0160
Physicians Mutual Insurance Co.	112	1	0.6%	800-228-9100
Reserve National Insurance Co.	0	0	0.4%	800-654-9106 opt. 7, 1, 2, 2
Standard Life and Accident Insurance Co.	0	0	0.3%	888-350-1488
State Farm Mutual Automobile Insurance Co.	41	1	1.6%	866-855-1212
State Mutual Insurance Co.	0	0	0.1%	888-764-1936
Sterling Investors Life Insurance Co.	525	1	0.1%	800-321-0102
Sterling Life Insurance Co.	516	7	0.9%	800-489-7506
Stonebridge Life Insurance Co.	227	6	1.7%	888-272-9272 option 2
Thrivent Financial For Lutherans	0	0	0.4%	800-847-4836
Transamerica Life Ins. Co.	213	3	0.9%	800-247-1771
Transamerica Premier Life Insurance Co.				888-272-9272
Unified Life Insurance Co.	0	0	0.0%	877-492-4678
United American Insurance Co.	210	2	0.6%	800-331-2512
United Commercial Travelers of America	512	1	0.1%	800-848-0123
United Healthcare Insurance Co.	49	17	22.8%	800-768-1479 (individuals) 800-272-2146 (AARP group)
United National Life Insurance Company of America	1,334	2	0.1%	847-803-5252

Missouri Medigap issuers: Complaint index for 2012-14 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
United Teacher Associates Insurance Co.	0	0	0.1%	866-459-4272
USAA Life Insurance Co.	0	0	0.4%	800-515-8687
Western Catholic Union	0	0	0.0%	855-406-9083



### **Contact CLAIM for free Medicare answers**

For any questions about Medicare, you can contact CLAIM, a free nonprofit service that counsels people on Medicare and their caregivers. Trained volunteers throughout Missouri will help answer your questions.

Call: **800-390-3330**

Visit: [missouriclaim.org](http://missouriclaim.org)

#### **This free Medicare counseling program will answer questions about:**

- Medigap insurance
- Enrollment and billing
- Medicare prescription drug plans
- Long-term care planning and insurance
- Medicare Advantage plans
- Appeals and grievances
- Limited income assistance programs
- Suspected waste, fraud and abuse

**Call DIFP's  
Insurance  
Consumer  
Hotline**

For questions about your insurance policy or to file a complaint against an insurance company or agent, contact:

**difp.mo.gov** or **800-726-7390**



Department of Insurance,  
Financial Institutions &  
Professional Registration

**REVISED June 1, 2016**